#### Case 18-15079 Doc 1 Filed 05/24/18 Entered 05/24/18 13:07:11 Desc Main Document Page 1 of 50

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	-	
Case number (if known)	_ Chapter you are filing under:	
	✓ Chapter 7	
	Chapter 11	
	Chapter 12	
	Chapter 13	Check if this an amended filing

### Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
your go picture examp license	Write the name that is on your government-issued picture identification (for example, your driver's	Miriam First name	 First name
	license or passport).	Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	De Castelnau  Last name and Suffix (Sr., Jr., II, III)	 Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or	,	
	maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-3744	

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Case number (if known)

Debtor 1 Miriam V De Castelnau

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names		I have not used any business name or EINs.  Maison de Castelnau, Inc.  Business name(s)  47-5641086  EINs	I have not used any business name or EINs.  Business name(s)  EINs		
5.	Where you live		If Debtor 2 lives at a different address:		
		5735 N. Christiana Avenue #2 Chicago, IL 60659 Number, Street, City, State & ZIP Code  Cook County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number, P.O. Box, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code  County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.  Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason.  Explain. (See 28 U.S.C. § 1408.)		

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Miriam V De Castelnau Debtor 1

Case number (if known) Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under ✓ Chapter 7 Chapter 11 Chapter 12 Chapter 13 I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details How you will pay the fee about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ✓ No. bankruptcy within the Yes. last 8 years? District When Case number District When Case number When Case number District 10. Are any bankruptcy ✓ No cases pending or being Yes. filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you District When Case number, if known Debtor Relationship to you When District Case number, if known Do you rent your Go to line 12. ✓ No. residence? Has your landlord obtained an eviction judgment against you? Yes. No. Go to line 12.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it as part of

this bankruptcy petition.

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Debtor 1 Miriam V De Castelnau Document Page 4 of 50 Case number (if known)

Part	3: Report About Any Bu	sinesses	You Own as a Sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time business?	<b>№</b> No.	Go to Part 4.		
		Yes.	Name and location of business		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any		
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, State & ZIP Code		
	it to this petition.		Check the appropriate box to describe your business:		
			Health Care Business (as defined in 11 U.S.C. § 101(27A))		
			Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))		
			Stockbroker (as defined in 11 U.S.C. § 101(53A))		
			Commodity Broker (as defined in 11 U.S.C. § 101(6))		
			None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set and deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, state operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the in 11 U.S.C. 1116(1)(B).			
	For a definition of small	<b>V</b> No.	I am not filing under Chapter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	☐ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.		
		Yes.	I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Part	Report if You Own or	Have Any	Hazardous Property or Any Property That Needs Immediate Attention		
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	✓ No.  Yes.	What is the hazard?		
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?  Number, Street, City, State & Zip Code		

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Debtor 1 Miriam V De Castelnau

Case number (if known)

Part 5:

#### Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

#### Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

<b>About Debtor 2</b>	(Spouse Or	nly in a Joint	Case):
-----------------------	------------	----------------	--------

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 18-15079 Doc 1 Filed 05/24/18 Entered 05/24/18 13:07:11 Desc Main Document Page 6 of 50 Case number (if known) Debtor 1 Miriam V De Castelnau Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ✓ No. Go to line 16b. Yes. Go to line 17. Are your debts primarily business debts? Business debts are debts that you incurred to obtain 16b. money for a business or investment or through the operation of the business or investment. No. Go to line 16c. ✓ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. □ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses **√** No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do **√** 1-49 1,000-5,000 25,001-50,000 you estimate that you 50-99 5001-10,000 50,001-100,000 owe? 100-199 10,001-25,000 More than 100,000 200-999 19. How much do you **\$0 - \$50,000** \$1,000,001 - \$10 million \$500.000.001 - \$1 billion estimate your assets to \$50,001 - \$100,000 \$10,000,001 - \$50 million \$1,000,000,001 - \$10 billion be worth? \$100,001 - \$500,000 \$50,000,001 - \$100 million \$10,000,000,001 - \$50 billion \$500,001 - \$1 million \$100,000,001 - \$500 million More than \$50 billion 20. How much do you \$500,000,001 - \$1 billion \$0 - \$50,000 \$1,000,001 - \$10 million estimate your liabilities \$1,000,000,001 - \$10 billion \$50,001 - \$100,000 \$10,000,001 - \$50 million to be? \$100,001 - \$500,000 \$50,000,001 - \$100 million \$10,000,000,001 - \$50 billion \$500,001 - \$1 million \$100,000,001 - \$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,

Signature of Debtor 2

MM / DD / YYYY

Executed on

and 3571.

Executed on

Miriam V De Castelnau Signature of Debtor 1

MM / DD / YYYY

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Debtor 1 Miriam V De Castelnau Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

		Date				
Signature of	Attorney for Debtor		MM / DD / YYYY			
Barbara L.	Yong 6184000					
	stie Taglia LLP					
Firm name						
70 W. Madison Suite 1500						
Chicago, IL Number, Street,	City, State & ZIP Code					
Contact phone	(312) 263-2300	Email address	blyong@gct.law			
0170429 IL	-					
Bar number & S	ate		<del></del>			

		Docume	ent Page 8 of 50	0	
Fill in this infor	mation to identify your	case:			
Debtor 1	Miriam V De Caste	elnau Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Case number	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		_

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

•			
Par	t 1: Summarize Your Assets		
		Your a Value o	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	4,014.63
	1c. Copy line 63, Total of all property on Schedule A/B	\$	4,014.63
Par	t 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	53,587.37
	Your total liabilities	\$	53,587.37
Par	t 3: Summarize Your Income and Expenses	•	
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,275.95
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,672.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal,	family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

page 1 of 2

the court with your other schedules.

Debtor 1 Miriam V De Castelnau Page 9 of 50
Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$

\$				
-				_

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cl	aim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Fill in this infor		case and this filing:		
	mation to identify your	caco ana imo imig.		
Debtor 1	Miriam V De Cast	elnau		
Dalita a O	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT OF	FILLINOIS	
Case number				☐ Check if this is an
				amended filing
Official Ea	orm 106A/B			
_	le A/B: Prop	perty		12/15
			ee. If an asset fits in more than one category, list t	
information. If mo Answer every que	re space is needed, attach stion.		people are filing together, both are equally respon On the top of any additional pages, write your nar ou Own or Have an Interest In	
1. Do you own or	have any legal or equitabl	le interest in any residence, bu	ilding, land, or similar property?	
■ No. Go to Pa	art 2.			
☐ Yes. Where	is the property?			
	ase, or have legal or eq		cles, whether they are registered or not? Incl G: Executory Contracts and Unexpired Leases	
Do you own, leasomeone else dri 3. Cars, vans, tr	ase, or have legal or eq ives. If you lease a vehic			
Do you own, leasomeone else dri	ase, or have legal or eq ives. If you lease a vehic	ele, also report it on Schedule		
Do you own, leasomeone else dri  Cars, vans, ti No Yes  Watercraft, a	ase, or have legal or eq ives. If you lease a vehic rucks, tractors, sport u ircraft, motor homes, A	ele, also report it on Schedule tility vehicles, motorcycles		
Do you own, leasomeone else dri  Cars, vans, ti No Yes  Watercraft, a	ase, or have legal or eq ives. If you lease a vehic rucks, tractors, sport u ircraft, motor homes, A	ele, also report it on Schedule tility vehicles, motorcycles	G: Executory Contracts and Unexpired Leases  vehicles, other vehicles, and accessories	
Do you own, leasomeone else dri  Cars, vans, tr  No Yes  Watercraft, a Examples: Bos	ase, or have legal or eq ives. If you lease a vehic rucks, tractors, sport u ircraft, motor homes, A	ele, also report it on Schedule tility vehicles, motorcycles	G: Executory Contracts and Unexpired Leases  vehicles, other vehicles, and accessories	
Do you own, leasomeone else dri  Cars, vans, tr  No Yes  Watercraft, a Examples: Box No Yes	ase, or have legal or eqives. If you lease a vehice rucks, tractors, sport ure ircraft, motor homes, A ats, trailers, motors, pers	tility vehicles, motorcycles  ATVs and other recreational conal watercraft, fishing vesse	Vehicles, other vehicles, and accessories els, snowmobiles, motorcycle accessories	
Do you own, leasomeone else dri  Cars, vans, tr  No Yes  Watercraft, a Examples: Box No Yes  Add the doll	ase, or have legal or eqives. If you lease a vehice rucks, tractors, sport ure ircraft, motor homes, A ats, trailers, motors, personar value of the portion	tility vehicles, motorcycles  ATVs and other recreational conal watercraft, fishing vesses	G: Executory Contracts and Unexpired Leases  vehicles, other vehicles, and accessories	¢0.00
Do you own, leasomeone else dri 3. Cars, vans, tri No Yes  4. Watercraft, a Examples: Box No Yes  5 Add the doll pages you h	ase, or have legal or eqives. If you lease a vehice rucks, tractors, sport ure ircraft, motor homes, A ats, trailers, motors, personar value of the portion	tility vehicles, motorcycles  ATVs and other recreational onal watercraft, fishing vesses  you own for all of your entranse	vehicles, other vehicles, and accessories els, snowmobiles, motorcycle accessories	¢0.00
Do you own, leasomeone else dri 3. Cars, vans, ti No Yes  4. Watercraft, a Examples: Box No Yes  5 Add the doll pages you h	ase, or have legal or eqives. If you lease a vehice rucks, tractors, sport urcks, tractors, sport urcks, motor homes, A ats, trailers, motors, personal ar value of the portion have attached for Part 2 a Your Personal and House	tility vehicles, motorcycles  ATVs and other recreational onal watercraft, fishing vesses  you own for all of your entranse	vehicles, other vehicles, and accessories els, snowmobiles, motorcycle accessories	\$0.00  Current value of the portion you own? Do not deduct secured
Do you own, leasomeone else dri 3. Cars, vans, tri No Yes  4. Watercraft, a Examples: Box No Yes  5 Add the doll pages you h  Part 3: Describe Do you own or  6. Household g Examples: M No	ase, or have legal or eqives. If you lease a vehice rucks, tractors, sport uricks, tractors, sport uricks, tractors, sport uricraft, motor homes, A ats, trailers, motors, personates, trailers, motors, personates attached for Part 2 a Your Personal and House have any legal or equitions agor appliances, furniture agor appliances, furniture	tility vehicles, motorcycles  ATVs and other recreational conal watercraft, fishing vesses  you own for all of your enti. Write that number here	vehicles, other vehicles, and accessories els, snowmobiles, motorcycle accessories	\$0.00  Current value of the portion you own?
Do you own, leasomeone else dri 3. Cars, vans, tr  No Yes  4. Watercraft, a Examples: Box No Yes  5 Add the doll pages you h  Part 3: Describe Do you own or  6. Household g Examples: M	ase, or have legal or eqives. If you lease a vehice rucks, tractors, sport uricks, tractors, sport uricks, tractors, sport uricraft, motor homes, A ats, trailers, motors, personates, trailers, motors, personates attached for Part 2 a Your Personal and House have any legal or equitions agor appliances, furniture agor appliances, furniture	tility vehicles, motorcycles  ATVs and other recreational conal watercraft, fishing vesses  you own for all of your entranse  Write that number here	vehicles, other vehicles, and accessories els, snowmobiles, motorcycle accessories	Current value of the portion you own? Do not deduct secured

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

Yes. Describe.....

Case 18-15079 Doc 1 Filed 05/24/18 Entered 05/24/18 13:07:11 Desc Main Document Page 11 of 50 Debtor 1 Case number (if known) Miriam V De Castelnau \$200.00 Electronics (TV, 2015 laptop) 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No Yes. Describe..... \$250.00 Clothing 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... Costume jewelry \$100.00 \$500.00 Gold wedding band 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No  $\square$  Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2,550.00 for Part 3. Write that number here .....

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

□ No

■ Yes.....

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Case number (if known)

Document Miriam V De Castelnau

Debtor 1

				Cash		\$40.00
			nts; certificates of depos ith the same institution,	it; shares in credit unions, brol list each.	kerage houses, and	d other similar
■ Yes			Institution name:			
	17.1.	Checking	Chase (Account	for minor daughter)		\$2.00
	17.2.	Checking x9629	Chase			\$1,422.63
Exam	s, mutual funds, or public poles: Bond funds, investm		erage firms, money marl	ket accounts		
■ No □ Yes		Institution or issuer na	me:			
	oublicly traded stock and venture	interests in incorpora	nted and unincorporate	ed businesses, including an	interest in an LLC	>, partnership, and
■ Yes	. Give specific information Na	about them me of entity:		% of ownership	p:	
	Ma	aison de Castelnau, l	nc.	100	%	\$0.00
Nego Non-i ■ No	rnment and corporate bo tiable instruments include negotiable instruments are . Give specific information Iss	personal checks, cashie those you cannot trans	ers' checks, promissory	notes, and money orders.		
Exam	ement or pension accoun aples: Interests in IRA, ERI		(b), thrift savings accou	nts, or other pension or profit-	sharing plans	
■ No □ Yes	. List each account separa Type		Institution name:			
Your		ts you have made so th		rvice or use from a company s, water), telecommunications	companies, or othe	ers
			Institution name or	individual:		
23. Annui	ities (A contract for a perio	dic payment of money t	to you, either for life or f	or a number of years)		
☐ Yes	lssuer nam	ne and description.				
	sts in an education IRA, i .C. §§ 530(b)(1), 529A(b),		lified ABLE program, o	or under a qualified state tui	tion program.	
	Institution	name and description.	Separately file the recor	ds of any interests.11 U.S.C. §	§ 521(c):	
■ No	s, equitable or future inte		er than anything listed	l in line 1), and rights or pow	ers exercisable fo	or your benefit

D	ebtor 1	Case 18-15 Miriam V De Ca			Filed 05/24/18 Document	Page 13 of 50	4/18 13:07:11 ase number (if known)	
							ase number (ii known)	
26.					rets, and other intellectu proceeds from royalties a		es	
	☐ Yes.	Give specific inform	nation ab	oout them				
27.		es, franchises, and les: Building permit			angibles es, cooperative association	n holdings, liquor licens	es, professional licen	ses
	☐ Yes.	Give specific inform	nation ab	oout them				
M	oney or p	property owed to y	ou?					Current value of the
								portion you own? Do not deduct secured claims or exemptions.
28.	Tax refu ■ No	unds owed to you						
	☐ Yes. (	Give specific inform	ation ab	out them, i	ncluding whether you alrea	ady filed the returns and	d the tax years	
29.	Family : Examp		np sum a	alimony, sp	ousal support, child suppo	ort, maintenance, divorc	e settlement, propert	y settlement
	Yes. 0	Give specific inform	ation					
				Мо	nthly: \$2,914.74		Alimony	Unknown
							Alimony	
30.			disabilit	y insurance	e payments, disability bend to someone else	efits, sick pay, vacation	pay, workers' compe	ensation, Social Security
		Give specific inform	nation					
31.	Interest	ts in insurance pol	licies					
		les: Health, disabilit	ty, or life	insurance	; health savings account (I	HSA); credit, homeown	er's, or renter's insura	ince
	■ No □ Yes. N	Name the insurance	e compa	nv of each	policy and list its value.			
				pany name:		Benefician	y:	Surrender or refund value:
32.	If you a				m someone who has die ect proceeds from a life in:		urrently entitled to red	ceive property because
		Give specific inform	nation					
33.					t you have filed a lawsui insurance claims, or rights		or payment	
	☐ Yes.	Describe each clair	n					
34.	Other c	ontingent and unl	iquidate	ed claims o	of every nature, including	g counterclaims of the	e debtor and rights t	o set off claims
	■ No □ Yes.	Describe each clair						
			n					
35				already lis	st .			
35.		ancial assets you		already lis	st			

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Debtor	1 Miriam V De Castelnau		Case number (if known)	
	dd the dollar value of all of your entries from Part 4, includi or Part 4. Write that number here	• • • • •	•	\$1,464.63
Part 5:	Describe Any Business-Related Property You Own or Have an Inte	erest In. List any real esta	ate in Part 1.	
37. <b>Do</b> y	ou own or have any legal or equitable interest in any business-rela	ted property?		
■ No	o. Go to Part 6.			
☐ Ye	es. Go to line 38.			
Part 6:	Describe Any Farm- and Commercial Fishing-Related Property You If you own or have an interest in farmland, list it in Part 1.	u Own or Have an Interes	st In.	
16. <b>Do</b>	you own or have any legal or equitable interest in any farm	- or commercial fishin	ng-related property?	
	No. Go to Part 7.			
	Yes. Go to line 47.			
Part 7:	Describe All Property You Own or Have an Interest in That Yo	ou Did Not List Above		
Ex ■ N	you have other property of any kind you did not already list amples: Season tickets, country club membership lo 'es. Give specific information	1?		
54. <b>A</b>	dd the dollar value of all of your entries from Part 7. Write th	hat number here		\$0.00
Part 8:	List the Totals of Each Part of this Form			
55. <b>P</b> :	art 1: Total real estate, line 2			\$0.00
56. <b>P</b>	art 2: Total vehicles, line 5	\$0.00		
57. <b>P</b>	art 3: Total personal and household items, line 15	\$2,550.00		
58. <b>P</b>	art 4: Total financial assets, line 36	\$1,464.63		
59. <b>P</b>	art 5: Total business-related property, line 45	\$0.00		
60. <b>P</b>	art 6: Total farm- and fishing-related property, line 52	\$0.00		
61. <b>P</b>	art 7: Total other property not listed, line 54	\$0.00		
62. <b>T</b>	otal personal property. Add lines 56 through 61	\$4,014.63	Copy personal property t	otal \$4,014.63

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$4,014.63

		17(7(7)))),		
Fill in this infor	mation to identify your	case:		
Debtor 1	Miriam V De Caste	elnau		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an amended filing

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line or Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Specific laws that allow exemption	
	Copy the value from Schedule A/B	Check only one box for each exemption.	
Household goods and furnishings	\$1,500.00	\$1,500.00 735 ILCS 5/12-1001(b)	
Line non schedule A/D. 0.1		100% of fair market value, up to any applicable statutory limit	
Electronics (TV, 2015 laptop) Line from Schedule A/B: 7.1	\$200.00	\$200.00 735 ILCS 5/12-1001(b)	
Ellie Holli Geriedale AVD. 1.1		□ 100% of fair market value, up to any applicable statutory limit	
Clothing Line from Schedule A/B: 11.1	\$250.00	\$250.00 735 ILCS 5/12-1001(a)	
Line nom concade 772.		☐ 100% of fair market value, up to any applicable statutory limit	
Costume jewelry Line from Schedule A/B: 12.1	\$100.00	\$100.00 735 ILCS 5/12-1001(b)	
Ellie Hoff Gorloddie 772. 12.1		□ 100% of fair market value, up to any applicable statutory limit	
Gold wedding band Line from Schedule A/B: 12.2	\$500.00	\$500.00 735 ILCS 5/12-1001(a)	
Elite Horii ochodale AVD. 12.2		□ 100% of fair market value, up to any applicable statutory limit	

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Case number (if known)

cription of the property and line on A/B that lists this property  a Schedule A/B: 16.1	Current value of the portion you own Copy the value from Schedule A/B \$40.00		ount of the exemption you claim  ck only one box for each exemption.  \$40.00	Specific laws that allow exemption 735 ILCS 5/12-1001(b)
n Schedule A/B: 16.1	Schedule A/B	Che	,	735 ILCS 5/12-1001(b)
n Schedule A/B: 16.1	\$40.00		\$40.00	735 ILCS 5/12-1001(b)
			100% of fair market value, up to any applicable statutory limit	
ng: Chase (Account for minor	\$2.00		\$2.00	735 ILCS 5/12-1001(b)
n Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit	
ng x9629: Chase	\$1,422.63		\$1,422.63	735 ILCS 5/12-1001(b)
1 Scriedule AVB. 17.2			100% of fair market value, up to any applicable statutory limit	
יוו	r) Schedule A/B: 17.1 g x9629: Chase Schedule A/B: 17.2 claiming a homestead exemption	g x9629: Chase \$1,422.63 Schedule A/B: 17.2  claiming a homestead exemption of more than \$160,37	g x9629: Chase Schedule A/B: 17.2  g x9629: Chase Schedule A/B: 17.2  claiming a homestead exemption of more than \$160,375?	schedule A/B: 17.1  g x9629: Chase Schedule A/B: 17.2  \$1,422.63  100% of fair market value, up to any applicable statutory limit  \$1,422.63  100% of fair market value, up to any applicable statutory limit

Fill in this infor	mation to identify your	case:			
Debtor 1	Miriam V De Caste	Miriam V De Castelnau  First Name Middle Name Last Name			
Debtor 2	i iist ivaille	Wildle Name	Last Warre		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					

### Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

	0430 10 10070 12	Document	Page 18 of 50	.07.11 Description
Fill in t	his information to identify your c			
Debtor	Miriam V De Castel	nau		
20210.	First Name	Middle Name	Last Name	-
Debtor		ACT III AT		_
(Spouse i	f, filing) First Name	Middle Name	Last Name	
United	States Bankruptcy Court for the:	NORTHERN DISTRICT OF	FILLINOIS	_
Case n	umber			
(if known)				☐ Check if this is an
				amended filing
Offici	al Form 106E/F			
	dule E/F: Creditors W	ho Have Unsecure	ed Claims	12/15
Schedul Schedul left. Atta	e G: Executory Contracts and Unexpi e D: Creditors Who Have Claims Secu	red Leases (Official Form 1060 ired by Property. If more space	G). Do not include any creditors with part e is needed, copy the Part you need, fill it	A/B: Property (Official Form 106A/B) and on ially secured claims that are listed in out, number the entries in the boxes on the the top of any additional pages, write your
Part 1:	List All of Your PRIORITY Uns	secured Claims		
1. Do	any creditors have priority unsecured	claims against you?		
	No. Go to Part 2.			
	Yes.			
Part 2:	List All of Your NONPRIORITY	/ Unsecured Claims		
3. Do	any creditors have nonpriority unsec	ured claims against you?		
	No. You have nothing to report in this pa	rt. Submit this form to the court	with your other schedules.	
	Yes.			
uns	ecured claim, list the creditor separately none creditor holds a particular claim, list	for each claim. For each claim li	of the creditor who holds each claim. If a isted, identify what type of claim it is. Do not you have more than three nonpriority unsecu	list claims already included in Part 1. If more
				Total claim
4.1	AT&T	Last 4 digits of	account number 7427	Unknown
	Nonpriority Creditor's Name PO Box 5014	When was the	deht incurred?	
	Carol Stream, IL 60197	When was the		
	Number Street City State Zlp Code	As of the date y	you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and ano	По	RIORITY unsecured claim:	
	☐ Check if this claim is for a comm	•		
	debt Is the claim subject to offset?	☐ Obligations a report as priority	arising out of a separation agreement or divo	orce that you did not
	■ No		nsion or profit-sharing plans, and other simila	ır debts
	□ Yes	•	Business debts	
	<del></del>	- Other, Speci	iy	

Document Page 19 of 50 Debtor 1 Miriam V De Castelnau Case number (if know) 4.2 \$307.25 AutoChlor Last 4 digits of account number 0036 Nonpriority Creditor's Name c/o TCS Corporation When was the debt incurred? 6715 NE 63rd Street, Suite 263 Vancouver, WA 98661 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Business debts ☐ Yes 4.3 Chase Last 4 digits of account number 8529 \$12,706.89 Nonpriority Creditor's Name PO Box 15123 When was the debt incurred? Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit card ☐ Yes \$9,586.61 4.4 Chase Last 4 digits of account number 2533 Nonpriority Creditor's Name PO Box 15123 When was the debt incurred? Palatine, IL 60094 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify Business debts

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Debtor 1 Miriam V De Castelnau Case number (if know) 4.5 \$25,071.68 Chase Last 4 digits of account number 7084 Nonpriority Creditor's Name PO Box 15123 When was the debt incurred? Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Business debts ☐ Yes 4.6 ComEd \$505.36 Last 4 digits of account number Nonpriority Creditor's Name PO Box 6111 When was the debt incurred? Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Business debts Other. Specify 4.7 FedEx Corporate Services, Inc. Last 4 digits of account number 4744 \$276.55 Nonpriority Creditor's Name c/o Transworld Systems, Inc. When was the debt incurred? PO Box 15618 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Business debts ☐ Yes

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Debto	or 1 Miriam V De Castelnau	Case number (if know)	
4.8	Peoples Gas Nonpriority Creditor's Name	Last 4 digits of account number 0001	\$201.77
	PO Box 2968 Milwaukee, WI 53201	When was the debt incurred?	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	■ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
		Student loans	
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Business debts	
4.9	Republic Services	Last 4 digits of account number 8555	Unknown
	Nonpriority Creditor's Name		OTIKHOWIT
	2608 S. Damen Avenue Chicago, IL 60608	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.  ☐ Debtor 1 only	Пол	
		☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Business debts	
4.1 0	The Chefs' Warehouse, Inc.	Last 4 digits of account number 9693	\$1,137.94
	Nonpriority Creditor's Name 26576 Network Place	When was the debt incurred?	
	Chicago, IL 60673  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other Specify Business debts	

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Debt	or 1 Miriam V De Castelnau	Case number (if know)	
4.1 1	Theodore loannou	Last 4 digits of account number	\$2,400.00
<u>'</u>	Nonpriority Creditor's Name 3169 Kay Jay Drive	When was the debt incurred?	ΨΞ, εξοισο
	Northbrook, IL 60062  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you file, the claim is. Offect all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only		
	_	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Business debts	
4.1	TimePayment Corporation	Last 4 digits of account number 1740	\$493.32
2	Nonpriority Creditor's Name		ψ100.02
	1600 District Avenue	When was the debt incurred?	
	Suite 200		
	Burlington, MA 01803	As af the data was file the alaim is Observed that such	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
		_ `	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Business debts	
4.1	Yelp	Last 4 digits of account number	\$900.00
<u>.</u>	Nonpriority Creditor's Name 140 New Montgomery Street	When was the debt incurred?	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	San Francisco, CA 94105	- A dela late a file de altre la Company	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only		
		☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Business debts	
	<b>□</b> 168	Uther. Specify Dusiness debis	

#### Part 3: List Others to Be Notified About a Debt That You Already Listed

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 Miriam V De Castelnau

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

6a.	Domestic support obligations			
	Domestic support obligations	6a.	\$	0.00
6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
				0.00
				Total Claim
6f.	Student loans	6f.	\$	0.00
6a.	Obligations arising out of a separation agreement or divorce that			0.00
-3.	you did not report as priority claims	6g.	\$	0.00
6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	53,587.37
6i	Total Nonpriority Add lines 6f through 6i	6i	\$	53,587.37
	6c. 6d. 6e. 6f. 6g. 6h.	<ul> <li>6c. Claims for death or personal injury while you were intoxicated</li> <li>6d. Other. Add all other priority unsecured claims. Write that amount here.</li> <li>6e. Total Priority. Add lines 6a through 6d.</li> <li>6f. Student loans</li> <li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>6h. Debts to pension or profit-sharing plans, and other similar debts</li> <li>6i. Other. Add all other nonpriority unsecured claims. Write that amount here.</li> </ul>	6c. Claims for death or personal injury while you were intoxicated 6c. 6d. Other. Add all other priority unsecured claims. Write that amount here. 6d.  6e. Total Priority. Add lines 6a through 6d. 6e.  6f. Student loans 6f.  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6g.  6h. Debts to pension or profit-sharing plans, and other similar debts 6h.  6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6c. Claims for death or personal injury while you were intoxicated 6d. Other. Add all other priority unsecured claims. Write that amount here. 6d. \$  6e. Total Priority. Add lines 6a through 6d. 6f. Student loans 6f. \$  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar debts 6i. Other. Add all other nonpriority unsecured claims. Write that amount here.  \$  \$  \$  \$  \$  \$  \$  \$  \$  \$  \$  \$  \$

Fill in this infor	mation to identify your	case:		
Debtor 1	Miriam V De Caste	elnau		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Peter & Pat Douvikas PO Box 4602 Skokie, IL 60077	Residential lease of real property through August 31, 2018 at \$1,300.00 per month.

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Fill in th	is information to identify your	case:		
Debtor 1	Miliani V Bo Gaott			
Debtor 2	First Name	Middle Name	Last Name	
(Spouse if,		Middle Name	Last Name	
United S	States Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case nu	mber			
(if known)				☐ Check if this is an amended filing
Offici	al Form 106H			
Sche	dule H: Your Cod	ebtors		12/15
people a ill it out, our nan 1. D	re filing together, both are equ , and number the entries in the ne and case number (if known) o you have any codebtors? (If	ally responsible for suppl boxes on the left. Attach . Answer every question.	lying correct information the Additional Page to t	complete and accurate as possible. If two married n. If more space is needed, copy the Additional Page this page. On the top of any Additional Pages, write s a codebtor.
□ N ■ Y				
	/ithin the last 8 years, have you ona, California, Idaho, Louisiana,			? (Community property states and territories include gton, and Wisconsin.)
■ N	Io. Go to line 3.			
ΠY	es. Did your spouse, former spou	use, or legal equivalent live	with you at the time?	
in li Fori	ne 2 again as a codebtor only i	f that person is a guarant	or or cosigner. Make su	your spouse is filing with you. List the person show ure you have listed the creditor on Schedule D (Officia G). Use Schedule D, Schedule E/F, or Schedule G to f
	Column 1: Your codebtor Name, Number, Street, City, State and Zi	P Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1	Maison de Castelnau, Inc. 3352 W. Bryn Mawr Avenue Chicago, IL 60659	•		☐ Schedule D, line ■ Schedule E/F, line4.6 ☐ Schedule G ComEd
3.2	Maison de Castelnau, Inc. 3352 W. Bryn Mawr Avenue Chicago, IL 60659	9		☐ Schedule D, line ■ Schedule E/F, line4.12 ☐ Schedule G TimePayment Corporation
3.3	Maison de Castelnau, Inc. 3352 W. Bryn Mawr Avenue Chicago, IL 60659	•		☐ Schedule D, line ■ Schedule E/F, line4.4 ☐ Schedule G Chase

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Debtor 1 Miriam V De Castelnau Case number (if known)

	Additional Page to List More Codebtors	
	Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.4	Maison de Castelnau, Inc. 3352 W. Bryn Mawr Avenue Chicago, IL 60659	☐ Schedule D, line ☐ Schedule E/F, line4.5 ☐ Schedule G Chase
3.5	Maison de Castelnau, Inc. 3352 W. Bryn Mawr Avenue Chicago, IL 60659	☐ Schedule D, line ■ Schedule E/F, line4.8 ☐ Schedule G Peoples Gas
3.6	Maison de Castelnau, Inc. 3352 W. Bryn Mawr Avenue Chicago, IL 60659	☐ Schedule D, line ■ Schedule E/F, line4.10 ☐ Schedule G The Chefs' Warehouse, Inc.
3.7	Maison de Castelnau, Inc. 3352 W. Bryn Mawr Avenue Chicago, IL 60659	☐ Schedule D, line ■ Schedule E/F, line4.7 ☐ Schedule G FedEx Corporate Services, Inc.
3.8	Maison de Castelnau, Inc. 3352 W. Bryn Mawr Avenue Chicago, IL 60659	☐ Schedule D, line ■ Schedule E/F, line4.11 ☐ Schedule G Theodore Ioannou
3.9	Maison de Castelnau, Inc. 3352 W. Bryn Mawr Avenue Chicago, IL 60659	☐ Schedule D, line ■ Schedule E/F, line4.13 ☐ Schedule G Yelp
3.10	Maison de Castelnau, Inc. 3352 W. Bryn Mawr Avenue Chicago, IL 60659	☐ Schedule D, line ■ Schedule E/F, line4.1 ☐ Schedule G AT&T

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Debtor 1	Miriam V De Castelnau	Case number (if known)				
	Additional Page to List More Codebtors					
	Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt Check all schedules that apply:				
3.11	Maison de Castelnau, Inc. 3352 W. Bryn Mawr Avenue Chicago, IL 60659	☐ Schedule D, line ■ Schedule E/F, line4.9 ☐ Schedule G Republic Services				
3.12	Maison de Castelnau, Inc. 3352 W. Bryn Mawr Avenue Chicago, IL 60659	☐ Schedule D, line ■ Schedule E/F, line4.2 ☐ Schedule G AutoChlor				

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						_			
	in this information to identify your c								
Del	otor 1 Miriam V De	Castelnau							
	otor 2								
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS						
	se number 		-			Check if this is  An ameno	led filing	a nostnetition	chanter
_								ollowing date:	
	fficial Form 106l					MM / DD/	YYYY		
S	chedule I: Your Inc	ome							12/15
atta	use. If you are separated and you ch a separate sheet to this form.  t1: Describe Employment  Fill in your employment  information.					d case number (i	f known). A		
						□ Emp		ing spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	<ul><li>■ Employed</li><li>□ Not employed</li></ul>				☐ Not employed		
	employers.	Occupation	Owner						
	Include part-time, seasonal, or self-employed work.	Employer's name	Maison de Caste	elnau					
	Occupation may include student or homemaker, if it applies.	Employer's address	3352 W. Bryn M Chicago, IL 606						
		How long employed t	here? 2 years	5					
Par	t 2: Give Details About Mor	nthly Income							
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to r	report for	any	line, write \$0 in th	e space. Inc	clude your noi	n-filing
	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	on for all	empl	oyers for that pers	on on the li	nes below. If	you need
						For Debtor 1		btor 2 or ng spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	0.00	\$	N/A	
3.	Estimate and list monthly overt	ime pay.		3.	+\$	0.00	+\$	N/A	
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4.	\$	0.00	\$	N/A	

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Deb	tor 1	Miriam V De Castelnau	-	Case	number (if kno	wn)				
				For	Debtor 1			Debtor 2 c		
	Cop	y line 4 here	4.	\$	0.0	00	\$	g op o	N/A	
5.	l ist	all payroll deductions:								
0.	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	0.4	00	\$		N/A	
	5a. 5b.	Mandatory contributions for retirement plans	5a. 5b.	\$ _	0.0	00	\$		N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$_		00	\$		N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$_		00	\$		N/A	
	5e.	Insurance	5e.	\$_	0.0		\$		N/A	
	5f.	Domestic support obligations	5f.	\$		00	\$		N/A	
	5g.	Union dues	5g.	\$_		00	\$		N/A	
	5h.	Other deductions. Specify:	5h.+	- \$	0.0	00	+ \$		N/A	
6.	Add	I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.0	00	\$		N/A	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.0	00	\$		N/A	
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total								
		monthly net income.	8a.	\$	0.0	00	\$		N/A	
	8b.	Interest and dividends	8b.	\$_		00	\$		N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	4,275.	95	\$		N/A	
	8d.	Unemployment compensation	8d.	\$_		00	\$		N/A	
	8e.	Social Security	8e.	\$_		00	\$		N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.	\$		00	\$		N/A	
	8g.	Pension or retirement income	8g.	\$_	0.0				N/A	
	8h.	Other monthly income. Specify:	_ 8h.⊦	- \$_ 	0.0	00	+ 5		N/A	_
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	4,275.	95	\$		N/A	
10.	Calo	culate monthly income. Add line 7 + line 9.	10. \$		4,275.95	- \$		N/A =	\$	4,275.95
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			,	_				,
11.	Inclu othe Do i	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not cify:	depen					chedule J. 11. +	_	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailies						12. \$		4,275.95
13.	Do y	you expect an increase or decrease within the year after you file this form No.	?						ombin onthly	ed income
		Yes. Explain: Closing Maison de Castelnau January 2018								

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FIII I	n this informa	tion to identify yo	ur case:							
Debt	or 1	Miriam V De	Castelna	u		Ch	eck if th	nis is:		
					☐ An amended filing					
Debt	or 2 use, if filing)								ving postpetition cha the following date:	apter
(Оро	doc, ii iiiiig)						10 07	cperiodo do or	the following date.	
Unite	ed States Bankr	uptcy Court for the:	NORTI	HERN DISTRICT OF ILLIN	OIS		MM /	DD / YYYY		
1	e number nown)									
 ∩f	ficial Fo	rm 106J								
			Evnor	200						40/45
		J: Your I			o filing togother, he	th are se	uuolly r	ocnoncible fo	r cumplying corre	12/15
info	rmation. If m		eded, atta	. If two married people ar ach another sheet to this n.						
Part	1: Descr	ibe Your House	hold							
1.	Is this a join	nt case?								
	■ No. Go to		in a senar	ate household?						
	□ No. DO		ii a sepai	ate nousenoia.						
			st file Offic	ial Form 106J-2, Expenses	for Separate Housel	nold of De	ebtor 2.			
0			_	, <b>,</b> ,						
2.	•	e dependents?	☐ No							
	Do not list Do Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor			ependent's ge	Does dependent live with you?	ı
	Do not state	the							□ No	'
	dependents				Son		1	4	Yes	
									□ No	
					Daughter		1	6	Yes	
									☐ No	
									☐ Yes	
									□ No	
_	_								☐ Yes	
3.		enses include f people other tl	han	No						
		d your depende		Yes						
<b>D</b> (										
		ate Your Ongoi		ly Expenses uptcy filing date unless y	ou are using this fo	rm 26 2 6	cupplor	mont in a Cha	entor 13 caso to ro	oort
exp				cy is filed. If this is a supp						
Incl	uda avnansa	s naid for with r	non-cash	government assistance i	f vou know					
				cluded it on Schedule I: \						
(Off	icial Form 10	61.)						Your expe	enses	
4.		or home owners		nses for your residence. I or lot.	nclude first mortgage	4.	\$		1,300.00	
	If not includ	led in line 4:								
	4a. Real e	estate taxes				4a.	\$		0.00	
		rty, homeowner's	s, or renter	r's insurance		4b.			40.00	
		•		upkeep expenses		4c.	. —		0.00	
		owner's associat				4d.	: —		0.00	
5.	Additional n	nortgage payme	ents for v	our residence, such as ho	me equity loans	5.			0.00	

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Debtor	1 Miriam V	De Castelnau	Case num	ber (if known)	
6. <b>U</b> 1	tilities:				
6. <b>6</b> a		, heat, natural gas	6a.	\$	300.00
6b	•	wer, garbage collection	6b.	\$	0.00
60		e, cell phone, Internet, satellite, and cable services	6c.		150.00
60		ecify: Cable (basic)	6d.		100.00
		ekeeping supplies	7.	· -	
			7. 8.	·	900.00
-		children's education costs		\$	0.00
	-	lry, and dry cleaning	9.	\$	150.00
		products and services	10.	\$	125.00
		ntal expenses	11.	\$	200.00
		Include gas, maintenance, bus or train fare.	12.	\$	150.00
	o not include c			·	
		clubs, recreation, newspapers, magazines, and books	13.	·	0.00
		ributions and religious donations	14.	\$	0.00
	surance.	and the state of financial state of the stat			
		nsurance deducted from your pay or included in lines 4 or 20.	150	¢	0.00
	5a. Life insura		15a.	·	0.00
	5b. Health ins		15b.	·	0.00
	5c. Vehicle in		15c.	· ·	0.00
		urance. Specify:	15d.	\$	0.00
		nclude taxes deducted from your pay or included in lines 4 or 20.		_	_
		terly Tax Payments for Maison de Castelnau	16.	\$	1,200.00
		ease payments:			
		ents for Vehicle 1	17a.	\$	0.00
17	7b. Car paym	ents for Vehicle 2	17b.	\$	0.00
17	c. Other. Sp	ecify:	17c.	\$	0.00
17	d. Other. Sp	ecify:	17d.	\$	0.00
	•	of alimony, maintenance, and support that you did not report as	<del></del>	· ·	<del></del>
		your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
19. <b>O</b> 1	ther payments	s you make to support others who do not live with you.		\$	0.00
Sp	pecify:		19.		
20. <b>O</b> 1	ther real prop	erty expenses not included in lines 4 or 5 of this form or on School	edule I: Yo	our Income.	
20	Da. Mortgage:	s on other property	20a.	\$	0.00
20	b. Real estat	te taxes	20b.	\$	0.00
20	c. Property,	homeowner's, or renter's insurance	20c.	\$	0.00
		nce, repair, and upkeep expenses	20d.		0.00
		ner's association or condominium dues	20e.		0.00
	ther: Specify:		21.	·	57.00
	uiei. opeciiy.	Storage Facility		ι ψ	37.00
22. <b>C</b> a	alculate your	monthly expenses			
22	2a. Add lines 4	through 21.		\$	4,672.00
22	2b. Copy line 2	2 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	,
		a and 22b. The result is your monthly expenses.		\$	4,672.00
	_0. Aud IIII <del>e</del> ZZ	a and 225. The result is your monthly expenses.		Ψ	4,012.00
23. <b>C</b> a	alculate your	monthly net income.			
23	Ba. Copy line	12 (your combined monthly income) from Schedule I.	23a.	\$	4,275.95
23	Bb. Copy you	r monthly expenses from line 22c above.	23b.	-\$	4,672.00
	1,,,	• •			
23	Bc. Subtract v	your monthly expenses from your monthly income.			
		t is your monthly net income.	23c.	\$	-396.05
		•		•	
		an increase or decrease in your expenses within the year after yo			
		ou expect to finish paying for your car loan within the year or do you expect you	r mortgage p	payment to increase	or decrease because of a
	_	terms of your mortgage?			
	No.				
	l Yes.	Explain here:			

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Fill in this infor	mation to identify your	case:			
Debtor 1	Miriam V De Caste				
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
Case number					
(if known)					eck if this is an ended filing
Official For					
Declarat	tion About a	an Individual I	Debtor's Sc	hedules	12/15
Sig	ın Below				
Did you pa	ay or agree to pay some	one who is NOT an attorn	ey to help you fill out b	ankruptcy forms?	
■ No					
☐ Yes.	Name of person			Attach Bankruptcy Petition Declaration, and Signature	
	alty of perjury, I declare re true and correct.	that I have read the summ	ary and schedules file	d with this declaration and	
	iam V De Castelnau		x		
	V De Castelnau ure of Debtor 1		Signature of	Debtor 2	
Date	May 24, 2018		Date		

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_						
		nation to identify you				
De	ebtor 1	Miriam V De Cas	Middle Name	Last Name		
De	ebtor 2					
(Sp	oouse if, filing)	First Name	Middle Name	Last Name		
Ur	nited States Ba	nkruptcy Court for the	: NORTHERN DISTRICT C	F ILLINOIS		
Ca	ase number					
(if I	known)				_	Check if this is an
L						amended filing
_	(C) - 1 - 1 - 1 - 1	4.07				
_	fficial Fo		A.C			
Si	tatement	of Financial	Affairs for Individ	luals Filing for B	ankruptcy	4/10
			sible. If two married people a , attach a separate sheet to t			
		n). Answer every que		ins form. On the top of an	y additional pages, write yo	ui name and case
Pa	art 1: Give D	etails About Your M	arital Status and Where You	Lived Before		
1.	-	r current marital stat	ue?			
٠.	Wilat is you	Current mantai stat	us:			
	Married					
	☐ Not mar	ried				
2.	During the la	ast 3 years, have you	ı lived anywhere other than v	where you live now?		
	□ No					
	Yes. Lis	t all of the places you	lived in the last 3 years. Do no	t include where you live nov	I.	
	Debtor 1 Pr	ior Address:	Dates Debtor 1	Debtor 2 Prior Ac	Idress:	Dates Debtor 2
	5817 N. Sr	aulding Avenue	lived there From-To:	☐ Same as Debtor	1	lived there  ☐ Same as Debtor 1
	Chicago, Il		2009 - 2016	- Came as Debior	,	From-To:
3. sta	tes and territori	es include Arizona, Ca	ever live with a spouse or leg alifornia, Idaho, Louisiana, Nev schedule H: Your Codebtors (Of	/ada, New Mexico, Puerto R		
Pa	art 2 Explai	n the Sources of Yo	ur Income			
4.	Fill in the tota	I amount of income you	mployment or from operating ou received from all jobs and a unhave income that you receive	III businesses, including part	-time activities.	endar years?
	□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income	Gross income	Sources of income	Gross income
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
	or last calenda anuary 1 to De	r year: cember 31, 2017)	☐ Wages, commissions, bonuses, tips	\$-1,491.00	☐ Wages, commissions, bonuses, tips	
			Operating a business		☐ Operating a business	

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Official Form 107

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Case number (if known) Document

Debtor 1 Miriam V De Castelnau

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inc		Gross income (before deductions and exclusions)
		dar year be December		☐ Wages, commissions, bonuses, tips	\$-75,831.00	) ☐ Wages, con bonuses, tips	nmissions,	
				Operating a business		☐ Operating a	business	
	r the calen nuary 1 to	dar year: December	31, 2015 )	☐ Wages, commissions, bonuses, tips	\$-4,062.00	) ☐ Wages, con bonuses, tips	nmissions,	
				Operating a business		☐ Operating a	business	
5.	Include in and other winnings.  List each	come regard public bene If you are fil	lless of wheth fit payments; ing a joint cas he gross inco	e during this year or the two ler that income is taxable. Ex- pensions; rental income; inte- le and you have income that you ome from each source separa	amples of other income are rest; dividends; money coll you received together, list i	e alimony; child sup ected from lawsuits it only once under D	; royalties; an ebtor 1.	
				Debtor 1		Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inc Describe below		Gross income (before deductions and exclusions)
		y 1 of curre filed for bar	nt year until nkruptcy:	Alimony / Maintenance	\$19,806.20	)		
	r last caler nuary 1 to	ndar year: December	31, 2017 )	Alimony / Maintenance	\$41,127.23	3		
Par	rt 3: Lis	t Cartain Pa	vments Vou	Made Before You Filed for	Rankruntov			
6.	■ No.	Neither De	ebtor 1 nor D	's debts primarily consume bebtor 2 has primarily consu personal, family, or househo	umer debts. Consumer de	bts are defined in 1	I U.S.C. § 10	01(8) as "incurred by an
		•	90 days befo	re you filed for bankruptcy, di	id you pay any creditor a to	otal of \$6,425* or mo	ore?	
		□ No.	Go to line 7					
		■ Yes  * Subject	paid that cr not include	each creditor to whom you pai editor. Do not include paymer payments to an attorney for t t on 4/01/19 and every 3 year	nts for domestic support ob his bankruptcy case.	oligations, such as c	hild support a	and alimony. Also, do
	☐ Yes.			r both have primarily consure you filed for bankruptcy, di		otal of \$600 or more	?	
		□ No.	Go to line 7					
		□ <sub>Yes</sub>	include pay	each creditor to whom you pai ments for domestic support o this bankruptcy case.				
	Creditor	's Name and	d Address	Dates of payme	ent Total amount paid	Amount you still owe	Was this	payment for

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Case number (if known) Document

Debtor 1 Miriam V De Castelnau

	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this pa	yment for		
	Illinois Department of Revenue PO Box 19034 Springfield, IL 62794	May 2018	\$732.60	\$0.00	☐ Mortgage ☐ Car ☐ Credit Ca ☐ Loan Rep ☐ Suppliers ☐ Other Ta Castelnau,	ord payment or vendors axes for Maison de		
	Internal Revenue Service PO Box 806531 Cincinnati, OH 45280-6531	May 2018	\$4,995.50	\$0.00	☐ Mortgage ☐ Car ☐ Credit Ca ☐ Loan Rep ☐ Suppliers ☐ Other Ta Castelnau,	ord payment or vendors axes for Maison de		
7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporation of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.							
	Yes. List all payments to an insider.							
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment		
8.	Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments to an insider							
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment		
Par	t 4: Identify Legal Actions, Repossession	s. and Foreclosures	para		molado orda	itor o namo		
9.	<ul> <li>Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?         List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or customodifications, and contract disputes.     </li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>							
	Case title	Nature of the case	Court or agency		Status of th	e case		
10.	Case number  Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.  No. Go to line 11.							
	Yes. Fill in the information below.							
	Creditor Name and Address	Describe the Property		Date		Value of the property		

**Explain what happened** 

Case 18-15079 Doc 1 Filed 05/24/18 Entered 05/24/18 13:07:11 Page 36 of 50 Case number (if known) Document Debtor 1 Miriam V De Castelnau 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No ☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No

Yes. Fill in the details.

Chicago, IL 60602

14/1 14/ 5:1

Address Email or website address Person Who Made the Payment, if Not You	transferred	or transfer was made	Amount of payment
Golan Christie Taglia LLP 70 W. Madison Street Suite 1500	Bankruptcy related services	January 2018	\$4,000.00

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Debtor 1 Miriam V De Castelnau

	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and v transferred	Description and value of any property transferred		Date payment or transfer was made	Amount of payment
	Debt Education and Certification Foundat	Credit counseling	g services		January 2018	\$20.00
17.	Within 1 year before you filed for bankruptcy, promised to help you deal with your creditors  Do not include any payment or transfer that you li  No  Yes. Fill in the details.	or to make payments			r transfer any proper	ty to anyone who
	Person Who Was Paid Address	Description and v	Description and value of any property transferred		Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankruptcy, transferred in the ordinary course of your bus include both outright transfers and transfers made include gifts and transfers that you have already in the No  Yes. Fill in the details.	iness or financial affa e as security (such as t	airs? the granting of a			
	Person Who Received Transfer Address Person's relationship to you	Description and v property transfer			any property or received or debts change	Date transfer was made
	Emmanuel Mejia 3352 W. Bryn Mawr Avenue Chicago, IL 60659	Personal propert equipment from l replacement tena	business to	\$5,000.00	)	1/2/2018
	Landlord					
19.	<ul> <li>19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are beneficiary? (These are often called asset-protection devices.)</li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>					of which you are a
	Name of trust	Description and v	alue of the prop	erty transferr	ed	Date Transfer was made
Par	List of Certain Financial Accounts, Instru	uments, Safe Deposit	Boxes, and Sto	orage Units		
20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, broke houses, pension funds, cooperatives, associations, and other financial institutions.  No						
		ast 4 digits of ccount number	Type of accou	clo mo	te account was sed, sold, ved, or nsferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 year cash, or other valuables?	ır before you filed for	bankruptcy, an	y safe deposit	box or other deposi	tory for securities,
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe the	contents	Do you still have it?

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Debtor 1 Miriam V De Castelnau

22.	22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?						
	□ No						
	Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?			
	MetroSelf Storage 3220 W. Touhy Skokie, IL 60076	Miriam de Castelnau	Equipment from Maison de Castelnau, Inc.	□ No ■ Yes			
Par	9: Identify Property You Hold or Control for S	Someone Else					
23.	Do you hold or control any property that someo for someone.	ne else owns? Include any proper	ty you borrowed from, are storing for	, or hold in trust			
	□ No						
	Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value			
	Eloise de Castelnau 5735 N. Christiana Avenue #2 Chicago, IL 60659	Chase Bank	Savings account as custodian for minor daughter for personal injury award	\$20,055.98			
Par	10: Give Details About Environmental Informa	ition					
For	he purpose of Part 10, the following definitions	apply:					
	· · · · · · · · · · · · · · · · · · ·						
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	defined under any environmental l	aw, whether you now own, operate, o	or utilize it or used			
	Hazardous material means anything an environi hazardous material, pollutant, contaminant, or s		waste, hazardous substance, toxic s	substance,			
Rep	ort all notices, releases, and proceedings that yo	u know about, regardless of when	they occurred.				
24.	24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?						
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of any	release of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
		Li. 3006)					

Case 18-15079 Doc 1 Filed 05/24/18 Entered 05/24/18 13:07:11 Desc Main Document Page 39 of 50 ase number (*if known*) Debtor 1 Miriam V De Castelnau 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Yes. Fill in the details. **Case Title** Nature of the case Status of the Court or agency **Case Number** Name case Address (Number, Street, City, Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number** Do not include Social Security number or ITIN. Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Maison de Castelnau. Inc. 47-5641086 Bakery 3352 W. Bryn Mawr Avenue From-To 2015 - 2018 Zen Wealth Management Chicago, IL 60659 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial No

institutions, creditors, or other parties.

П

Yes. Fill in the details below.

Name Date Issued **Address** (Number, Street, City, State and ZIP Code) Zen Wealth Management 2015 - 2018

2125 W. Irving Park Road

Chicago, IL 60618

#### Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Miriam V De Castelnau Miriam V De Castelnau Signature of Debtor 1

Signature of Debtor 2

Date Date May 24, 2018

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

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☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor 1	Miriam V De Ca			
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
Case number				
				☐ Check if this is an

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	<u>_</u>
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1 Miriam V De Castelnau		Case number (if known)		
name:  Description of property securing debt:		<ul> <li>□ Retain the property and redeem it.</li> <li>□ Retain the property and enter into a Reaffirmation Agreement.</li> <li>□ Retain the property and [explain]:</li> </ul>	□ Yes	
or any unexpired pers n the information below ou may assume an un	w. Do not list real estate leases. Une expired personal property lease if th	n Schedule G: Executory Contracts and Unexpire xpired leases are leases that are still in effect; th le trustee does not assume it. 11 U.S.C. § 365(p)(	e lease period has not yet ended. 2).	
Describe your unexpire	ed personal property leases		Will the lease be assumed?	
Lessor's name:	Peter & Pat Douvikas		□ No	
			■ Yes	
	Residential lease of real property t month.	through August 31, 2018 at \$1,300.00 per		
Inder penalty of perjury	y, I declare that I have indicated my to an unexpired lease.	intention about any property of my estate that se	ecures a debt and any personal	
X /s/ Miriam V De C	Castelnau	X		
Miriam V De Cas Signature of Debtor		Signature of Debtor 2		
Date May 24,	2018	Date		

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-15079 Doc 1 Filed 05/24/18 Entered 05/24/18 13:07:11 Desc Main Document Page 47 of 50

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Miriam V De Castelnau		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPENSATION	ON OF ATTORNI	EY FOR DE	BTOR(S)	
co	dursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certi compensation paid to me within one year before the filing of the perendered on behalf of the debtor(s) in contemplation of or in co	etition in bankruptcy, or a	greed to be paid	to me, for services rendered or to	
	For legal services, I have agreed to accept		\$	4,000.00	
	Prior to the filing of this statement I have received		\$	4,000.00	
	Balance Due		\$	0.00	
2. \$	335.00 of the filing fee has been paid.				
3. T	he source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4. T	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5. <b>I</b>	■ I have not agreed to share the above-disclosed compensation v	with any other person unle	ss they are memb	pers and associates of my law firm.	
	☐ I have agreed to share the above-disclosed compensation with copy of the agreement, together with a list of the names of the				
6. I	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
b. c. d.	<ul> <li>Analysis of the debtor's financial situation, and rendering advidence.</li> <li>Preparation and filing of any petition, schedules, statement of a Representation of the debtor at the meeting of creditors and content of the Representation of the debtor in adversary proceedings and other of the provisions as needed.</li> </ul>	affairs and plan which may nfirmation hearing, and an	y be required; ny adjourned hear		
7. B	By agreement with the debtor(s), the above-disclosed fee does not	include the following serv	vice:		
	CERT	IFICATION			
	certify that the foregoing is a complete statement of any agreeme ankruptcy proceeding.	ent or arrangement for pay	ment to me for re	epresentation of the debtor(s) in	
Ma	ay 24, 2018	/s/ Barbara L. Yong			
Da	•	Barbara L. Yong 61840	000		
		Signature of Attorney Golan Christie Taglia L	_LP		
		70 W. Madison			
		Suite 1500 Chicago, IL 60602			
		(312) 263-2300 Fax:	(312) 263-0939	I	
		blyong@gct.law			
		Name of law firm			

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### **United States Bankruptcy Court** Northern District of Illinois

In re	Miriam V De Castelnau		Case No.				
		Debtor(s)	Chapter	7			
	VERIFICATION OF CREDITOR MATRIX						
		Number of Cr	reditors:	14			
	The above-named Debtor(s) he (our) knowledge.	ereby verifies that the list of creditors	s is true and	correct to the best of my			
Date:	May 24, 2018	/s/ Miriam V De Castelnau Miriam V De Castelnau Signature of Debtor					

AT&T PO Box 5014 Carol Stream, IL 60197

AutoChlor c/o TCS Corporation 6715 NE 63rd Street, Suite 263 Vancouver, WA 98661

Chase PO Box 15123 Wilmington, DE 19850

Chase PO Box 15123 Palatine, IL 60094

ComEd PO Box 6111 Carol Stream, IL 60197

FedEx Corporate Services, Inc. c/o Transworld Systems, Inc. PO Box 15618
Wilmington, DE 19850

Maison de Castelnau, Inc. 3352 W. Bryn Mawr Avenue Chicago, IL 60659

Peoples Gas PO Box 2968 Milwaukee, WI 53201

Peter & Pat Douvikas PO Box 4602 Skokie, IL 60077

Republic Services 2608 S. Damen Avenue Chicago, IL 60608

The Chefs' Warehouse, Inc. 26576 Network Place Chicago, IL 60673

Theodore Ioannou 3169 Kay Jay Drive Northbrook, IL 60062

TimePayment Corporation 1600 District Avenue Suite 200 Burlington, MA 01803

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